



Travelers Indemnity  
Company of America  
P.O. Box 430  
Buffalo, NY, 14240  
(843) 614-2202

March 28, 2023

**Sent via electronic mail to:**

Rodney Ray, In-Line Consulting, rray@inline.us  
Zach Baker, The David Group, zach@spartanpa.com  
Justin Willits, PCG Consulting, justin@consultpcg.com

RE:

Insured: Ambaji, Inc. LaVergne DBA Econo Lodge  
Policy #: IH660-7E96815A-TIA-20  
Claim/File#: FEF9077  
Date of Loss: 3/25/2021  
Underwriting Company: Travelers Indemnity Company of America

Dear Panel,

We are writing in response to the email sent by Mr. Baker on 3/20/2023 at 6:53 PM CT, which sought to cancel the prearranged inspection that was scheduled for 3/21/2023 at 10 AM CT. We were quite surprised by this email considering we have advised our policyholder and their public adjuster, Mr. Griffin, since they requested appraisal in February of 2022, that we might attend the panel inspection and how the damage and award was to be categorized.

In emails that Mr. Baker was copied on, sent by the insured's representative, Mr. Griffin, in September of 2022, Mr. Griffin advised "The insured agrees to your attendance as long as we are given timely notice and able to attend as well." and "we did agree to your terms and conditions". A copy of this email correspondence is attached for your reference.

As you are aware, Mr. Ray performed his inspection on 3/21/2023. This was date was mutually agreed to by Mr. Baker and Mr. Ray on 3/15/2023. On 3/16/2023 we advised all parties of the subsequent windstorm claim that had occurred on 3/03/2023, as well as notified the parties of our intent to attend the Panel inspection.


We request that Panel move forward with appraisal at this time, disregarding any windstorm damage, and categorize the damage as agreed in the following manner:

1. Costs to repair the exterior of building to its pre-loss condition for the damage caused by hail; valued at
  - a. Replacement cost
  - b. Actual cash value
2. Changes in construction, or the increased cost of construction, necessary to comply with building codes or ordinances which are enforced for the repair of building damage caused by hail
3. Costs to repair the interior of building to its pre-loss condition for the damage caused by water; valued at
  - a. Replacement cost
  - b. Actual cash value

4. Changes in construction, or the increased cost of construction, necessary to comply with building codes or ordinances which are enforced for the repair of the interior damage caused by water

Should the panel have any questions or need additional clarification please respond via email to all parties addressed or copied in this letter.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Wells", with a stylized flourish at the end.

Dan Wells | General Adjuster  
Business Insurance Major Case Unit  
Travelers Indemnity Company of America  
Work: 843.614.2202 Fax: 866.381.6247

CC:

Ambaji, Inc. C/O Jack Patel, [jacksbway@gmail.com](mailto:jacksbway@gmail.com)

William Griffin, Public Adjuster, [william@griffinlossconsultants.com](mailto:william@griffinlossconsultants.com)